

**Information to identify the case:**

Debtor 1	<b>Robert K. Mosley</b>	Social Security number or ITIN	<b>xxx-xx-4228</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Belinda G. Mosley</b>	Social Security number or ITIN	<b>xxx-xx-6990</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10332-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert K. Mosley

Belinda G. Mosley

6/16/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert K. Mosley  
 Belinda G. Mosley  
 Debtors

Case No. 15-10332-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: dkam  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db/jdb  
 cr  
 14100260 +Robert K. Mosley, Belinda G. Mosley, 2422 Linwood Avenue, Erie, PA 16510-1514  
 +THE BANK OF NEW YORK MELLON, Robertson Anschutz & Schneid, P.L.,  
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 14030801 +Brookside Fire Company, 3560 Athens Street, Erie, PA 16510-3099  
 14017196 Chase Card, PO Box 15298, Reading, PA 19650  
 14017199 +Direct TV, c/o Diversified Collections, 10550 Deerwood Park Boulevard, #309,  
 Jacksonville, FL 32256-2805  
 14030802 +Enhanced Recovery, PO Box 1967, Southgate, MI 48195-0967  
 14017200 +Erie Community Federal Credit Union, 1129 State Street, Erie, PA 16501-1911  
 14040592 +Erie Water Works, 340 West Bayfront, Erie, PA 16507-2004  
 14017204 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
 14017205 +Hertel Brown Physical Therapy, PO Box 1623, Butler, PA 16003-1623  
 14017211 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nacionstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14066581 +Penelec, PO Box 3687, Akron, OH 44309-3687  
 14017213 +Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King Of Prussia, PA 19406-4702  
 14017215 +St. Vincent Health Center, c/o Collection Service Center, PO Box 14931,  
 Pittsburgh, PA 15234-0931  
 14017216 +State Collection Inc., 2509 Stroughton Road, Madison, WI 53716-3314  
 14062846 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
 14017217 +United Collection Service, 106 Commerce Street, Suite 106, Lake Mary, FL 32746-6217  
 14017218 +Verizon PA, c/o Debt Recovery Solutions, 900 Merchants Consourse 106,  
 Westbury, NY 11590-5114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2020 04:16:12 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr  
 EDI: RECOVERYCORP.COM Jun 17 2020 07:58:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14030800 +E-mail/Text: tropiann@einstein.edu Jun 17 2020 04:16:11 Albert Einstein Healthcare Network,  
 101 E. Olney Avenue, Philadelphia, PA 19120-2470  
 14017194 +EDI: GMACFS.COM Jun 17 2020 07:58:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14060645 EDI: AIS.COM Jun 17 2020 07:58:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 14017195 +EDI: TSYS2.COM Jun 17 2020 07:58:00 Barclays Bank Delaware, 700 Prides Xing,  
 Newark, DE 19713-6109  
 14017197 +EDI: PRA.COM Jun 17 2020 07:58:00 Citibank, c/o Portfolio Recovery Associates,  
 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4952  
 14017198 +EDI: SEARS.COM Jun 17 2020 07:58:00 Citibank/Sears, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 14017201 E-mail/Text: kthomas@eriefcu.org Jun 17 2020 04:16:06 Erie Federal Credit Union,  
 1109 East 38th Street, Erie, PA 16504-1898  
 14017203 +EDI: PRA.COM Jun 17 2020 07:58:00 GE Capital, c/o Portfolio Recovery Associates,  
 120 Corporate Drive, Suite 100, Norfolk, VA 23502-4952  
 14017206 +EDI: CITICORP.COM Jun 17 2020 07:58:00 Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14017208 EDI: RMSC.COM Jun 17 2020 07:58:00 JC Penney/Synchrony Bank, PO Box 965007,  
 Orlando, FL 32896-5007  
 14017209 +EDI: PRA.COM Jun 17 2020 07:58:00 Lane Bryant, c/o Portfolio recovery Associates,  
 120 Corporate Drive, Suite 100, Norfolk, VA 23502-4952  
 14017210 +EDI: MID8.COM Jun 17 2020 07:58:00 Midland Funding, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 14040591 +E-mail/Text: Bankruptcy@natfuel.com Jun 17 2020 04:16:27 National Fuel, 1100 State Street,  
 Erie, PA 16501-1912  
 14096226 EDI: PRA.COM Jun 17 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14025298 EDI: RECOVERYCORP.COM Jun 17 2020 07:58:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 14017212 +EDI: SEARS.COM Jun 17 2020 07:58:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
 14017214 +EDI: CITICORP.COM Jun 17 2020 07:58:00 Shell/Citibank, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 14033013 +E-mail/Text: bncmail@w-legal.com Jun 17 2020 04:16:35 The Bank of New York Mellon,  
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132  
 14017219 +EDI: VERIZONCOMB.COM Jun 17 2020 07:58:00 Verizon Wireless, PO Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 21

District/off: 0315-1

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Jun 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage as servicer for THE BANK OF NE  
14017207 IRS  
14017202\* Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1898  
14072860 ##+Penelec, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 16, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage as servicer for THE BANK OF NEW  
YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank, N.A. as  
Trustee for Nationstar Home Equity Loan Trust 2006- bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Robert K. Mosley julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Joint Debtor Belinda G. Mosley  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sindi Mncina on behalf of Creditor THE BANK OF NEW YORK MELLON smncina@rascrane.com  
TOTAL: 7